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(0			
N	ED STATES BANKRUPTCY CO ORTHERN DISTRICT OF ILLINO EASTERN DIVISION (CHICAGO)	IS	Voluntary Petition
Name of Debtor (if individual, enter Last, First, NWilson, Robert Lee	Aiddle):	Name of Joint Debtor (Spouse) (Last, First, M	iddle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 8 years
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-9704	·	Last four digits of Soc. Sec./Complete EIN or c state all):	other Tax I.D. No. (if more than one,
Street Address of Debtor (No. and Street, City, 2801 S. King Dr. Apt 1406 Chicago, IL	and State):	Street Address of Joint Debtor (No. and Street	, City, and State):
	ZIP CODE 60616		ZIP CODE
County of Residence or of the Principal Place of Cook	of Business:	County of Residence or of the Principal Place	of Business:
Mailing Address of Debtor (if different from stree 2801 S. King Dr. Apt 1406 Chicago, IL	et address):	Mailing Address of Joint Debtor (if different from	n street address):
	ZIP CODE 60616		ZIP CODE
Location of Principal Assets of Business Debtor	r (if different from street address above):		
			ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker	Chapter of Bankruptcy Coc the Petition is Filed (Chapter 7 Chapter 9 Chapter 11 Chapter 12	Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition
Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.)	Chapter 13 Nature of Debts (C Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a	of a Foreign Nonmain Proceeding heck one box) Debts are primarily business debts.
	Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	personal, family, or house- hold purpose."	
Filing Fee (Che	eck one box)	Check one box: Chapter 11	Debtors
Full Filing Fee attached Filing Fee to be paid in installments (applisigned application for the court's consider unable to pay fee except in installments.	ation certifying that the debtor is	Debtor is a small business debtor as defi Debtor is not a small business debtor as Check if: Debtor's aggregate noncontigent liquidat insiders or affiliates) are less than \$2,190	defined in 11 U.S.C. § 101(51D). ed debts (excluding debts owed to
Filling Fee waiver requested (applicable to attach signed application for the court's co	onsideration. See Official Form 3B.	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited profereditors, in accordance with 11 U.S.C.	C. § 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available.		THIS SI	PACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt per	roperty is excluded and administrative expen	ses paid,	
there will be no funds available for distribution Estimated Number of Creditors			
1- 50- 100- 200- 49 99 199 999		25,001- 50,001- OVER 50,000 100,000 100,000	
Estimated Assets \$\sum \\$0 to \\$10,000 to \\\$100,000	\$100,000 to \$1 million to \$100 million	More than \$100 million	
Estimated Debts \$\sum \\$0 to	\$100,000 to \$1 million to \$100 million	More than \$100 million	

Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Document Page 2 of 46 (Official Form 1) (04/07) FORM B1, Page 2 Name of Debtor(s): Robert Lee Wilson **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B **Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Steven A. Wade 07/18/2007 Steven A. Wade Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. \square Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Page 3 of 46 Document (Official Form 1) (04/07) FORM B1, Page 3 Name of Debtor(s): Robert Lee Wilson **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Robert Lee Wilson Robert Lee Wilson (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by an attorney) 07/18/2007 Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as X /s/ Steven A. Wade defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and Steven A. Wade Bar No. 06271068 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have **UAW Ford Legal Services Plan** given the debtor notice of the maximum amount before preparing any document 1579 Huntington Dr. for filing for a debtor or accepting any fee from the debtor, as required in that Calumet City, II 60409 section. Official Form 19B is attached. Phone No.(708) 868-7520 Fax No.(708) 868-7527 Printed Name and title, if any, of Bankruptcy Petition Preparer 07/18/2007 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Pri	inted Name of Authorized Individual
Tit	le of Authorized Individual

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Document Page 4 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:		§ §		
Robert Lee Wilson		§	Case No.	
		§	·	
Debtor(s)	§	Chapter	7

	DEC		ONIC FILING OF BANKRUPTCY EMENTS, AND SCHEDULES
PAR	RT I: DECLARATIO	N OF PETITIONER:	
liabili the cl inforn DECI disclo five (ty company seeking ba hapter of title 11, United nation provided in the p LARE UNDER PENALT osed in this document, i 5) business days after t	nkruptcy relief in this case, I hereby I States Code, specified in the petition etition, lists, statements, and schedury OF PERJURY that the information strue and correct. I understand that	ed to act on behalf of the corporation, partnership, or limited request relief as, or on behalf of, the debtor in accordance with on to be filed electronically in this case. I have read the ales to be filed electronically in this case and I HEREBY in provided therein, as well as the social security information this Declaration is to be filed with the Bankruptcy Court within hedules have been filed electronically. I understand that a e dismissal of my case.
Ø	I am an individual who I may proceed under o	se debts are primarily consumer deb	obts are primarily consumer debts] ots and who has chosen to file under chapter 7. I am aware that nited States Code, understand the relief available under each
	I hereby further declar	ner is a corporation, partnership or line under penalty of perjury that I have fithe debtor in this case.	mited liability company] e been authorized to file the petition, lists, statements, and
Date:	07/18/2007	/s/ Robert Lee Wilson	
Date.	01/10/2001	Robert Lee Wilson Debtor Soc. Sec. No. xxx-xx-9704	
PAR	RT II: DECLARATIO	ON OF ATTORNEY:	
which consi	n are filed with the Unite	ed States Bankruptcy Court; and (2) she may proceed under chapter 7, 1	e debtor(s) a copy of all documents referenced by Part I herein I have informed the debtor(s), if an individual with primarily 1, 12, or 13 of title 11, United States Code, and have explained
Date:	07/18/2007		/s/ Steven A. Wade Steven A. Wade, Attorney for Debtor

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Form B6A (10/05)

In re Robert Lee Wilson

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	То	tal:	\$0.00	

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Form B6B (10/05)

In re	Robert Lee Wilson	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Washington Mutual Savings Account 373-609983-4	-	\$120.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods & furnishings	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary wearing apparel	-	\$250.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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Form B6B-Cont. (10/05)

In re Robert Lee Wilson

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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Form B6B-Cont. (10/05)

Ì	ln	re	Ro	bert	1 66	Wil	son

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Pontiac Bonneville	-	\$6,000.00
26. Boats, motors, and accessories.	Х			

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Form B6B-Cont. (10/05)

In re Robert Lee Wilson

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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Form B6C (04/07)

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Washington Mutual Savings Account 373-609983-4	735 ILCS 5/12-1001(b)	\$120.00	\$120.00
Household goods & furnishings	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Necessary wearing apparel	735 ILCS 5/12-1001(a), (e)	\$250.00	\$250.00
2001 Pontiac Bonneville	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$2,400.00 \$3,355.00	\$6,000.00
	-	\$6,650.00	\$6,895.00

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Official Form 6D (10/06)

In re Robert Lee Wilson

Case No.	
•	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	N, IF
Subtotal (Total of this Page) > \$0.00 Total (Use only on last page) > \$0.00	\$0.00 \$0.00
No continuation sheets attached (Report also on (If applical	лe,

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Document

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Official Form 6E (04/07)

In re	Robert	Lee	Wilson
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Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

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Official Form 6F (10/06) In re Robert Lee Wilson

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	AMOUNT OF CLAIM
ACCT #: 8513277344 Aspire Visa c/o Midland Credit Management, Inc. 8875 Aero Dr Ste 2 San Diego, CA 92123		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,535.00
Representing: Aspire Visa			Jefferson Capital System 16 McLeland Rd. St. Cloud, MN 56303					Notice Only
ACCT #: 4388-6421-2603-2229 Capital One Services PO Box 30281 Salt Lake City, UT 84130-0281		-	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:					\$7,417.00
Representing: Capital One Services			Capital Management Services 726 Exchange Ste 700 Buffalo, NY 14210					Notice Only
Representing: Capital One Services			OSI Collection Services, Inc PO Box 922 Brookfield, WI 53008-0922					Notice Only
ACCT #: 6074395644313186 Citifinancial PO Box 499 Hanover, MD 21076		-	DATE INCURRED: 2004 CONSIDERATION: loan REMARKS:					\$9,385.00
2continuation sheets attached		(Re _l	(Use only on last page of the completed Sc port also on Summary of Schedules and, if applicat Statistical Summary of Certain Liabilities and Rela	hedi le, d	ota ule l on t	l > F.) he		\$19,337.00

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Official Form 6F (10/06) - Cont. In re Robert Lee Wilson

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEUNITNOO	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 108132 Gran Cielo LLC c/o Collection Masters LLC 205 West Randolph Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS: 2006				\$4,548.00
ACCT #: 548043000484 HSBC NV PO Box 19360 Portland, OR 97280		-	DATE INCURRED: 2002 CONSIDERATION: Credit Card REMARKS:				\$4,547.00
ACCT #: 06 M1 170023 Midland Funding LLC c/o Blatt, Hasenmiller, Leibsker & Moore 125 S. WAcker Dr. STe 400 Chicago, IL 60606		-	DATE INCURRED: 2006 CONSIDERATION: law REMARKS:				\$2,462.00
ACCT #: 5491-4849-3403-9612 NCS Corp PO Box 1787 Longview, WA 98632		-	DATE INCURRED: 2005 CONSIDERATION: Credit Card REMARKS:				\$5,253.00
ACCT#: various accounts Robert S. Goldberg c/o Med Collections Services 725 S. Wells St. Ste 700 Chicago, IL 60607-4521		-	DATE INCURRED: 2002 CONSIDERATION: Medical REMARKS:				\$319.00
ACCT #: PRIW4234 Stanley Weinberg & Associates PO Box 3352 Glen Ellyn, IL 60138		-	DATE INCURRED: CONSIDERATION: CONSIDERATION: REMARKS:				Notice Only
Sheet no1 of2 continuation should be supported to the state of the state		ns	hed to (Use only on last page of the completed Soport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	hed ble, d	ota ule l	l > F.) he	

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Official Form 6F (10/06) - Cont. In re Robert Lee Wilson

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5491-4849-3403-9612 Town North Bank 4455 LBJ Freeway Dallas, TX 75244		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,253.00
Representing: Town North Bank			Town North Bank, Nevada PO Box 815159 Dallas, TX 75381-9713				Notice Only
ACCT #: various accounts University of Chicago Dept of Anesthesia c/o IL Coll Services, Inc. 3101 W. 95th St. Evergreen Park, IL 60805-2406		-	DATE INCURRED: 2002 CONSIDERATION: Medical REMARKS:				\$304.00
Sheet no. 2 of 2 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$5,557.00 \$42,023.00			

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Form B6G (10/05)

In re Robert Lee Wilson

Case No.		
Case No.		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Oraper & Kramer 851 S. King Chicago, IL 60616	Residential Lease Contract to be ASSUMED

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Form B6H (10/05)

In re Robert Lee Wilson

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

		_				
In	re	Ro	bert	I ee	Wil	Ison

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Single	Relationship:	Age:	Relationship:		Age:
J					
Employment	Debtor		Spouse		
Occupation	Retired				
Name of Employer					
How Long Employed					
Address of Employer					
		41.1			0001100
		onthly income at time case s (Prorate if not paid monthl		DEBTOR \$0.00	SPOUSE
 Monthly gross wages Estimate monthly ove 		s (Frorate ii not paid montin	у)	\$0.00 \$0.00	
3. SUBTOTAL				\$0.00	
4. LESS PAYROLL DEI	DUCTIONS		L	Ψ0.00	
	ides social security tax if	b. is zero)		\$0.00	
b. Social Security Tax	(\$0.00	
c. Medicare				\$0.00	
d. Insurance e. Union dues				\$0.00 \$0.00	
f. Retirement				\$0.00	
Otto (O:6-)				\$0.00	
h Other (Specify)			_	\$0.00	
i. Other (Specify)			_	\$0.00	
j. Other (Specify)			_	\$0.00	
k. Other (Specify)				\$0.00	
5. SUBTOTAL OF PAYI				\$0.00	
6. TOTAL NET MONTH				\$0.00	
		profession or farm (Attach of	detailed stmt)	\$0.00	
Income from real prop				\$0.00	
 Interest and dividend Alimony maintenance 		ayable to the debtor for the o	debtor's use or	\$0.00 \$0.00	
that of dependents lis		ayable to the debtor for the t	debitor s use or	φ0.00	
11. Social security or gov		ecify):			
				\$1,746.00	
12. Pension or retiremen				\$1,614.51	
 Other monthly income a. 	e (Specily).			\$0.00	
. —				\$0.00	
C.				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$3,360.51	
		s shown on lines 6 and 14)	-	\$3,360.51	
	·	(Combine column totals from	m line 15.	· · · · · · · · · · · · · · · · · · ·	360.51
	ebtor repeat total reported	lan line 45	· L	nary of Schedules a	

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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Official Form 6J (10/06)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tinopayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate scl labeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$920.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$252.00
b. Water and sewer	\$40.00
c. Telephone	\$100.00
d. Other: cable	\$100.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$350.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$470.00
8. Transportation (not including car payments)	\$250.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$192.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home: Debtor supports parents	\$400.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$175.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$3,479.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20 STATEMENT OF MONTHLY NET INCOME	
20. STATEMENT OF MONTHLY NET INCOME	¢2 260 E4
a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$3,360.51 \$3,479.00
c. Monthly net income (a. minus b.)	(\$118.49)
	(+ : - : - :)

Document Page 20 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
parking bank fees & stamps personal grooming		\$125.00 \$20.00 \$30.00
	Total >	\$175.00

Official Form 6 - Summary (10/06)

Document Page 21 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$6,895.00		
C - Property Claimed as Exempt	Yes	1		1	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$42,023.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,360.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,479.00
	TOTAL	16	\$6,895.00	\$42,023.00	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,360.51
Average Expenses (from Schedule J, Line 18)	\$3,479.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,614.51

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$42,023.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$42,023.00

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Official Form 6 - Declaration (10/06) In re **Robert Lee Wilson**

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the	ne foregoing summary and schedules, consisting of	18
sheets, and that they are true and correct to the best of		wn on summary page as attached plus 2.)
Date 07/18/2007	Signature // // // // // // // // // // // // //	
Date	Signature	
	[If joint case, both spouses must sign.]	

Official Form 7 (04/07)

Document Page 24 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Robert Lee Wilson	Case No	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business.				
	AMOUNT \$51,427.00	SOURCE 2005 General Motors			
	φ31,427.00	2003 General Micrors			
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the				
	AMOUNT	SOURCE			
	\$14,251.00	2005 Fidelity Investments			
	6,887	2005 Fidelity Investments			
	\$2,131.00	2005 Social Security			
	\$21,554.00	2006 Social Security			
	\$24,962.00	2006 Fidelity Investments			
	\$8,070.00	2007 Fidelity Investments (ytd)			
	\$8,730.00	2007 Social Security (ytd)			

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (04/07)

Document Page 25 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Robert Lee Wilson	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	4. Suits and administrative proceedings, ex	ecutions, garnishments and attachments
Nono		

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. D

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (04/07)

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In re:	Robert Lee Wilson	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
------	---

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None 🗹

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (04/07)

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n re:	Robert Lee Wilson	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fn۱	viron	mer	ıtal lı	nforr	nation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (04/07)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

		•	
n re:	Robert Lee Wilson	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
one	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
one	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
one	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
one	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
one	
one	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
one	

 $\overline{\mathbf{A}}$

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None $\overline{\mathbf{V}}$

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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Official Form 7 - Cont. (04/07)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Robert Lee Wilson Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this

24. Tax Consolidation Group

 $\overline{\mathbf{V}}$

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Robert Lee Wilson Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

declare under penalty of perjury that I have read the answer	rs contained in th	e foregoing statement of financial affairs and any
Date <u>07/18/2007</u>	Signature of Debtor	/s/ Robert Lee Wilson Robert Lee Wilson
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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Official Form 22A (Chapter 7) (04/07)

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According to the calculations required by this statement:

☐ The presumption arises.

Case Number: (Check the box as directed in Parts I, III, and VI of this statement.)

In re: Robert Lee Wilson

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS					
	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
1	☐ Veteran's Declaration. By checking this box, I defined in 38 U.S.C. § 3741(1)) whose indebtedness defined in 10 U.S.C. § 101(d)(1)) or while I was perform	occurred primarily during a period in w	nich I was on active	duty (as		
	Part II. CALCULATION OF MON	THLY INCOME FOR § 707(b)(7) EXCLUSION			
2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	All figures must reflect average monthly income received during the six calendar months prior to filing the bankr of the month before the filing. If the amount of monthl months, you must divide the six-month total by six, an appropriate line.	Column A Debtor's Income	Column B Spouse's Income			
3	Gross wages, salary, tips, bonuses, overtime, con	\$0.00				
4	Income from the operation of a business, professi Line a and enter the difference in the appropriate colunumber less than zero. Do not include any part of Line b as a deduction in Part V.	on, or farm. Subtract Line b from Imn(s) of Line 4. Do not enter a				
	a. Gross receipts	\$0.00				
	b. Ordinary and necessary business expenses	\$0.00				
	c. Business income	Subtract Line b from Line a	\$0.00			
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in					
	a. Gross receipts	\$0.00				
	b. Ordinary and necessary operating expenses	\$0.00				
	c. Rent and other real property income	Subtract Line b from Line a	\$0.00			
6	Interest, dividends, and royalties.		\$0.00			
7	Pension and retirement income.		\$1,614.51			
8	Any amounts paid by another person or entity, on expenses of the debtor or the debtor's dependents. Do not include amounts paid by the debtor's spouse if	s, including child or spousal suppor	t. \$0.00			

Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Page 32 of 46 Document **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such 9 compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a Debtor Spouse benefit under the Social Security Act \$0.00 \$0.00 Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. 10 a. b. Total and enter on Line 10 \$0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, 11 \$1,614.51 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11. Column A to Line 11. Column B, and enter the total. If Column B has not been 12 \$1,614.51 completed, enter the amount from Line 11, Column A. Part III. APPLICATION of § 707(b)(7) EXCLUSION 13 Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 \$19,374.12 and enter the result. Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy 14 a. Enter debtor's state of residence: Illinois b. Enter debtor's household size: \$42,995.00 Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not 15 arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.) Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2) 16 Enter the amount from Line 12. Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, 17 Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check the box at Line 2.c, enter zero. 18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2) Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing, household supplies, personal care, and miscellaneous. 19 Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This 20A information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Page 33 of 46 Document Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract 20B Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 Subtract Line b from Line a. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis 21 for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. 22 Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. $\square 0 \square 1$ ☐2 or more Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ☐2 or more ownership/lease expense for more than two vehicles.) Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from 23 Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO. IRS Transportation Standards, Ownership Costs, First Car a. b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from 24 Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO. IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payments for debts secured by Vehicle 2, as b. stated in Line 42 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS NON-MANDATORY 26 401(K) CONTRIBUTIONS. Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for

DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.

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term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR

Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Document Page 34 of 46 Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are 28 required to pay pursuant to court order, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE SUPPORT OBLIGATIONS INCLUDED IN LINE 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no 29 public education providing similar services is available. Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on 30 childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS. Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. DO NOT 31 INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34. Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service--such as cell phones, pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary 32 for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED. 33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. 34 Health Insurance a. Disability Insurance Health Savings Account c. Total: Add Lines a, b and c Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically 35 ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to 36 maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE 37 YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY. Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH 38 DOCUMENTATION DEMONSTRATING THAT THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS. Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or 39 from the clerk of the bankruptcy court.) YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY. Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.

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		Dc	ocument Page 35 of 46 part C: Deductions for Debt Pa	vment		
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.					
42	a. b. c.	Name of Creditor	Property Securing the Debt	60-month Average Payment Total: Add Lines a, b and c.		
	you in ad amo fored	er payments on secured claims. If lence, a motor vehicle, or other proper may include in your deduction 1/60th oldition to the payments listed in Line 43 unt would include any sums in default closure. List and total any such amour parate page.	rty necessary for your support or the of any amount (the "cure amount") the square amount of any amount of the square amount of the square to maintain possession of that must be paid in order to avoid onts in the following chart. If necessary	e support of your dependents, nat you must pay the creditor f the property. The cure repossession or		
43	a. b. c.	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount Total: Add Lines a, b and c		
44	-	ments on priority claims. Enter the to alimony claims), divided by 60.	otal amount of all priority claims (inc	luding priority child support		
	Cha _l	pter 13 administrative expenses. If wing chart, multiply the amount in Line inistrative expense.				
	a.	Projected average monthly Chapter	13 plan payment.			
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	C.	Average monthly administrative expe	ense of Chapter 13 case	Total: Multiply Lines a and b		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					
4- 1	Subpart D: Total Deductions Allowed under § 707(b)(2)					
47	Tota	I of all deductions allowed under §	707(b)(2). Enter the total of Lines	33, 41, and 46.		
		Part VI. DETE	RMINATION OF § 707(b)(2)	PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					
49	Ente	r the amount from Line 47 (Total of	all deductions allowed under § 7	07(b)(2))		
50	Mon	thly disposable income under § 707	7(b)(2). Subtract Line 49 from Line 4	18 and enter the result.		
E 4	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and					

enter the result.

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	-	_	Check the applicable box	and proceed as directed.				
	_	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the to of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.								
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).							
53	Enter the ar	nount of your total nor	n-priority unsecured debt					
54	Threshold o	debt payment amount.	Multiply the amount in Line	53 by the number 0.25 and 6	enter the result.			
	Secondary	presumption determina	ation. Check the applicab	le box and proceed as directe	ed.			
55	_		s than the amount on Line and complete the verification	• 54. Check the box for "The pon in Part VIII.	oresumption does n	ot arise" at the		
		= -	_	mount on Line 54. Check the rification in Part VIII. You may	•	•		
		Р	art VII: ADDITIONAL	EXPENSE CLAIMS				
	and welfare under § 707	of you and your family a	nd that you contend should ary, list additional sources	ot otherwise stated in this forn I be an additional deduction fron on a separate page. All figure	om your current mo	onthly income		
56			Expense Description		Monthly A	Amount		
	a.							
	b.							
	c.							
Total: Add Lines a, b, and c								
			Part VIII: VER	IFICATION				
		der penalty of perjury tha pint case, both debtors m		in this statement is true and c	orrect.			
57	Date	e: <u>07/18/2007</u>	Signature:	/s/ Robert Lee Wilson				
				(Debt	or)			
	Date	y:	Signature:					

(Joint Debtor, if any)

B201 (04/09/06)

Document Page 37 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It

- is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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Page 2

IN RE: Robert Lee Wilson

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code I, Steven A. Wade , counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code. /s/ Steven A. Wade

Steven A. Wade, Attorney for Debtor(s) Bar No.: 06271068 UAW Ford Legal Services Plan 1579 Huntington Dr.

Calumet City, II 60409 Phone: (708) 868-7520 Fax: (708) 868-7527

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Robert Lee Wilson	X /s/ Robert Lee Wilson	07/18/2007
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

	DISCLOSURE (OF COMPENSATIO	N OF ATTORNE	Y FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to	accept:	_	\$0.00		
	Prior to the filing of this statement I h	ave received:	_	\$0.00		
	Balance Due:		_	\$0.00		
2.	The source of the compensation paid	d to me was:				
	☐ Debtor ☑	Other (specify) Prepaid Legal Plan				
3.	The source of compensation to be p	aid to me is:				
	☐ Debtor ☑	Other (specify) Prepaid Legal Plan				
4.	✓ I have not agreed to share the a associates of my law firm.	bove-disclosed compensat	ion with any other pers	son unless they are members and		
	☐ I have agreed to share the above associates of my law firm. A co-compensation, is attached.			r persons who are not members or mes of the people sharing in the		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
6.	By agreement with the debtor(s), the	above-disclosed fee does	not include the following	ng services:		
	CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
07/18/2007 /s/ Steven A. Wade						
	Date	Steven A. W UAW Ford L 1579 Huntin Calumet Cit	/ade .egal Services Plan gton Dr.	Bar No. 06271068 3) 868-7527		

/s/ Robert Lee Wilson

Robert Lee Wilson

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IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above named	Debtor hereby	verifies that th	ne attached list o	of creditors is	true and cor	rect to the bes	t of his/her
knov	wledge.							

Date 07/18/2007	Signature /s/ Robert Lee Wilson Robert Lee Wilson
Date	Signature

Aspire Visa c/o Midland Credit Management, Inc. 8875 Aero Dr Ste 2 San Diego, CA 92123

Capital Management Services 726 Exchange Ste 700 Buffalo, NY 14210

Capital One Services PO Box 30281 Salt Lake City, UT 84130-0281

Citifinancial PO Box 499 Hanover, MD 21076

Gran Cielo LLC c/o Collection Masters LLC 205 West Randolph Chicago, IL 60606

HSBC NV PO Box 19360 Portland, OR 97280

Jefferson Capital System 16 McLeland Rd. St. Cloud, MN 56303

Midland Funding LLC c/o Blatt, Hasenmiller, Leibsker & Moore 125 S. WAcker Dr. STe 400 Chicago, IL 60606

NCS Corp PO Box 1787 Longview, WA 98632 OSI Collection Services, Inc PO Box 922 Brookfield, WI 53008-0922

Robert S. Goldberg c/o Med Collections Services 725 S. Wells St. Ste 700 Chicago, IL 60607-4521

Stanley Weinberg & Associates PO Box 3352 Glen Ellyn, IL 60138

Town North Bank 4455 LBJ Freeway Dallas, TX 75244

Town North Bank, Nevada PO Box 815159 Dallas, TX 75381-9713

University of Chicago Dept of Anesthesia c/o IL Coll Services, Inc. 3101 W. 95th St. Evergreen Park, IL 60805-2406 Case 07-12845 Doc 1 Filed 07/18/07 Entered 07/18/07 16:48:57 Desc Main Document Page 43 of 46

Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.					
☐ I have filed a schedule of e	executory contracts and unexpired	d leases which includes	personal prop	erty subject to an	unexpired lease.
☐ I intend to do the following	with respect to the property of the	e estate which secures t	hose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None	•	•			
Description of Leased Property	Lessor's Name	Lease will I assumed purs to 11 U.S.(§ 362(h)(1)(suant C.		
Residential Lease	Draper & Kramer 2851 S. King Chicago, IL 60616	☑			

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Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Robert Lee Wilson CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date	07/18/2007	Signature /s/ Robert Lee Wilson
		Robert Lee Wilson
Date		Signature
		CERTIFICATE OF SERVICE
	tion was mailed or otherwise served to the	a true and correct copy of the foregoing Chapter 7 Individual Debtor's Statement of Chapter 7 Trustee, the secured creditors as listed on Schedule D, the United States may be required by B.R. 1007 and applicable local bankruptcy rules.
Date	07/18/2007	/s/ Steven A. Wade Steven A. Wade

Official Form 1, Exhibit D (10/06)

Document Page 45 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Robert Lee Wilson	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

Document Page 46 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Robert Lee Wilson	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Robert Lee Wilson Robert Lee Wilson
Date: 07/18/2007